

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No: 10/623,656

Filed: July 22, 2003

Applicant: James G. Gatto

Title: ELECTRONIC FUND TRANSFER
OR TRANSACTION SYSTEM

Art Unit: 2887

Examiner: Karl D. Frech

Attorney Docket: 94517

Customer No: 22242

Confirmation No. 4748

This Amendment was electronically
filed on December 2, 2009 using
the USPTO's EFS-Website

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

Under the provisions of 37 C.F.R. § 1.312, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 8 of this paper.